Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter you are filing under:  ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Check if this is ar amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	:1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	governi identific your dr passpo Bring y identific	ne name that is on your ment-issued picture cation (for example, iver's license or ort).  our picture cation to your meeting e trustee.	Luis First name  A Middle name  Corona Last name  Sr. Suffix (Sr., Jr., II, III)	Hilda First name  E. Middle name  Argueta Last name  Suffix (Sr., Jr., II, III)
		ner names you used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
	your S	he last 4 digits of Social Security r or federal	xxx - xx - <u>3340</u>	XXX - XX - <u>3241</u>
		ual Taxpayer cation number	9xx - xx	OR 9xx - xx

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Document Corona Luis Debtor 1 Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		Business name  Business name  EIN	Business name  Business name  EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4964 N Mason Ave  Number Street  Unit 1	Number Street
		Chicago IL 60630 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Luis Debtor 1 Case Number (if known) \_

Pa	Tell the Court About Your	Bankruptcy Case		
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7 Chapter 11 Chapter 12 Chapter 13		
8.	How you will pay the fee	will pay the entire fee when I file my petition. Please check with the clerk's office in your cal court for more details about how you may pay. Typically, if you are paying the fee purself, you may pay with cash, cashier's check, or money order. If your attorney is ubmitting your payment on your behalf, your attorney may pay with a credit card or check ith a pre-printed address.  Interest to pay the fee in installments. If you choose this option, sign and attach the application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  Interest that my fee be waived (You may request this option only if you are filing for Chapter 7. It y law, a judge may, but is not required to, waive your fee, and may do so only if your income is set stan 150% of the official poverty line that applies to your family size and you are unable to any the fee in installments). If you choose this option, you must fill out the Application to Have the shapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ Yes. District         None         When Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY  Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY		
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>No. Go to line 12.</li> <li>Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>		

Debto	Case 16-1710	4 Doc	1 Filed 05/20/16 Document	Entered 05/20/16 15:11:45 Page 4 of 67	Desc Main
	First Name	Middle Name	Last Name	· /	
Par	t 3: Report About Any Busine	sses You Own	as a Sole Proprietor		
		_			
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of busines	s	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.			Number Street		
			City	State	Zip Code
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as d	lefined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents  No. 1	e deadlines. If you indicate that neet, statement of operations, c s do not exist, follow the proced am not filing under Chapter 11.		your most recent or if any of these
			am filing under Chapter 11 and Bankruptcy Code.	d I am a small business debtor according to the def	inition in the
Par	t 4: Report if You Own or Hav	e Any Hazardo	ous Property or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any	No.			
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	Yes. V	Vhat is the hazard?		
	public health or safety? Or do you own any property that needs				
	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	'	f immediate attention is needed	d, why is it needed?	
		١	Where is the property?	er Street	

City

State

ZIP Code

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Debtor 1

Luis

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main

Debtor 1 Luis A Document Corona Page 6 of 67

Case Number (if known)

be worth?       ■ \$100,001-\$500,000       □ \$50,000,001-\$100 million       □ \$10,000,000,001-\$50 billion         □ \$500,001-\$1 million       □ \$100,000,001-\$500 million       □ More than \$50 billion         20. How much do you       □ \$0-\$50,000       □ \$1,000,001-\$10 million       □ \$500,000,001-\$1 billion	16 What kind of debte de		consumer debts? Consumer debts are de				
Tob.   Are your debts primarily business debts?   Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		as "incurred by an individual	I primarily for a personal, family, or household	purpose."			
money for a business or investment or through the operation of the business or investment.    No.   Go to line 16C.							
To State the type of debts you owe that are not consumer debts or business debts.							
16c. State the type of debts you owe that are not consumer debts or business debts.    Are you filling under Chapter 7?		No. Go to line 16c.					
7. Are you filling under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? expenses are paid that funds will be available to distribute to unsecured creditors?  8. How many creditors do you estimate that you owe?  8. How much do you estimate that you owe?  9. How much do you estimate that you owe?  9. How much do you estimate your assets to be worth?  9. How much do you estimate your labilities to be?  9. How much do you estimate your labilities to be?  9. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you estimate your labilities to be?  1. How much do you labilities to be?  1. How examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  1. If I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  1. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code, specified in this petition.  1. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptoy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18. U.S.C. §§ 152, 1341, 1519, and 3571.		_	owe that are not consumer debts or business.	dobto			
Chapter 7?    Wo.   I am not ming under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?   Wo.   I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you estimate that of you estimate that you on the suitable for distribution to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?   Wo.   I am not ming under Chapter 7. Do you   I am not provided in this pation.   Wo.   I am not ming under Chapter 7. Do you   I am not provided in this pation.   Wo.   I am not ming under Chapter 7. Do you   I am not provided   I am no			owe that are not consumer debts or business t	<u></u>			
Yes.   am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		No. I am not filing under C	hapter 7. Go to line 18.				
any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?  8. How many creditors do you estimate that you owe?  9. How much do you estimate that you owestimate that you owe?  9. How much do you estimate that you owestimate your assets to be worth?  9. How much do you estimate your assets to be worth?  9. How much do you estimate your assets to be worth?  9. \$50,001-\$10,000 \$1,000,001-\$10 million \$500,000,001-\$10 billion \$100,000,001-\$10			ter 7. Do you estimate that after any exempt p	property is excluded and			
administrative expenses are paid that funds will be available for distribution to unsecured creditors?  8. How many creditors do you estimate that you owe?  9. How much do you estimate your John the paid of the							
are paid that funds will be available for distribution to unsecured creditors?  8. How many creditors do you estimate that you owe?  9. How much do you estimate that you owe?  9. How much do you estimate that you owe?  9. How much do you estimate your assets to be worth?  10.0199							
to unsecured creditors?  8. How many creditors do you estimate that you owe?  9. How much do you estimate that you owe?  9. How much do you estimate that you owe?  9. How much do you estimate your assets to be worth?  10.01-199	are paid that funds will b	e ∐Yes.					
you estimate that you owe?   50-99   5,001-10,000   50,001-100,000   More than 100,000							
owe?    100-199		_					
9. How much do you estimate your assets to be worth?  10. How much do you estimate your assets to be worth?  11. Soo,001-\$100,000   \$10,000,001-\$10 million   \$10,000,001-\$10 billion   \$500,001-\$10 billion   \$500,001-\$10 billion   \$500,001-\$10 billion   \$500,001-\$10 billion   \$500,001-\$10 billion   \$500,001-\$10 billion   \$10,000,001-\$10 billion   \$10,000,	•		<b>=</b> '	<del>-</del> ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '			
estimate your assets to be worth?    \$50,001-\$100,000	<b></b>	=	☐ 10,001-25,000	☐ More train 100,000			
be worth?    \$100,001-\$500,000			<del>-</del>	<u>=</u> '			
\$500,001-\$1 million   \$100,000,001-\$500 million   \$500,000,001-\$50 million   \$500,000,001-\$10 million   \$500,000,001-\$10 million   \$500,000,001-\$10 million   \$500,000,001-\$10 million   \$500,000,001-\$10 million   \$1,000,000,001-\$10 million   \$100,000,001-\$10 mill	•	<del>_</del>		\$1,000,000,001-\$10 billion			
estimate your liabilities to be?  \$50,001-\$100,000	De Worth.	<del>-</del> ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '					
#\$100,001-\$500,000 \$500,000,001-\$100 million \$100,000,000,001-\$50 billion \$500,000,001-\$100 million \$100,000,000,001-\$50 billion \$500,000,001-\$100 million \$100,000,001-\$500 million \$100,000,000,001-\$500 billion \$100,000,001-\$500 million \$100,000,001-\$500 million \$100,000,001-\$500 billion \$100,000,001-\$500 million \$100,000,001-\$500 billion \$100,000,001-\$500 million \$100,000,001-\$500 billion \$100,000,001-\$500 million \$100,000,001-\$500 million \$100,000,001-\$500 billion \$100,000,001-\$500 million \$100,000,001-\$100 million \$100,000,001-\$100,000 million \$100,000,000 million \$100,000,000 mil	o. How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
For you  I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.   I was I hilda E. Argueta	•			\$1,000,000,001-\$10 billion			
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.	to be?	<u> </u>	<u> </u>				
correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	Part 7: Sign Below		_ , , , ,				
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.		I have examined this petition, and	I declare under penalty of perjury that the info	ormation provided is true and			
of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.	For you						
this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.   **Is! Luis A Corona, Sr.**  **Is! Hilda E. Argueta*		of title 11, United States Code. I u	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·			
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.   /s/ Hilda E. Argueta			. , , ,	,			
with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.   /s/ Luis A Corona, Sr. /s/ Hilda E. Argueta		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
		with a bankruptcy case can result	in fines up to \$250,000, or imprisonment for u				
		·					
Executed on05/12/2016 Executed on05/12/2016		Executed on 05/12/201	6 Exec	uted on05/12/2016			

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Debtor 1	Luis	Α	Corona	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Laura R. Caputo	Date	Date: 05/19/2016	
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Laura R. Caputo			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City		ZIP Code	
•	Otate	Zii Oddo	
Contact Phone 312-332-1800		dressndil@geracilaw.com	

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Fill in this information to identify your case:			
Debtor 1	Luis	Α	Corona
	First Name	Middle Name	Last Name
Debtor 2	Hilda	E.	Argueta
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Cou	rt for the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)
Case Number		· · · · · · · · · · · · · · · · · · ·	_
(If known)			

Check if this is a
amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 475,964
1c. Copy line 63, Total of all property on Schedule A/B	\$ 475,964
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$415,829
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$27,555
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,006.13
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$3,355.00

Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 9 of 67 Document Debtor 1 Luis Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,248.43 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this ir	Caco 16 1 nformation to identify	7104 Doc 1 your case and this filin		ed 05/20/16 15:11:45 O of 67	Desc Main
Debtor 1	Luis	Α	Corona		
200101	First Name	Middle Name	Last Name		
Debtor 2	Hilda	E.	Argueta		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> District	t of <u>ILLINOIS</u>		
Casa Numba	-		(State)		Check if this is an
Case Numbe (If known)	I				amended filing
<u>ficial F</u>	orm 106A/B				
hedul	le A/B: Prop	erty			12/15
alt II			cher Real Esate You Own or Have an Interes		
Yes.	Describe		What is the property? Check all that appl	hv.	
4004111			Single-family home	Do not acadet	secured claims or exemptions. Put any secured claims on Schedule D:
	Mason Ave ress, if available, or other	description	Duplex or multi-unit building	Creditors Who	Have Claims Secured by Property
Oli CCI addi	cos, ii available, or other	acsoription	Condominium or cooperative	Current value	of the Current value of the
			Manufactured or mobile home	entire proper	ty? portion you own?
Chicago		IL 60630	Land	<b>c</b> 4:	50,000.00 <b>\$</b> 225,000.00
City		State ZIP Code	Investment property	<b>V</b>	<u> </u>
			Timeshare	Doscribo the	nature of your ownership
County		<del></del>	Other		nature of your ownership n as fee simple, tenancy by
			Who has an interest in the property?	the entireties,	, or a life estat), if known.
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only	Check if t	this is a community property
			At least one of the debtors and another	(see instri	uctions)
			Other information you wish to add abo		
			property identification number:	13-08-417-087-0000	

Official Form 106A/B Record # 709889 Schedule A/B: Property Page 1 of 7

\$225,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here ..... -->

Desc Main

Debtor 1	Luis	Case 16-17104	Doc 1	Filed 05/20/16	Entered 05/20/16 15:11:45 Page 11 of 6 7 humber (if known)
	First Name	Middle Name		Last Name	Page II 01 67

Part 2:	Describe Your Vehi	cles			
-		-	any vehicles, whether they are registered or not? Include any lso report it on Schedule G: Executory Contracts and Unexpired		
03. Cars, va	D.	sport utility vehicles, mo	otorcycles		
Yε	es. Describe Make: Model: Year: Approximate Mileag Other information:	Chrysler Pacifica 2004 115,000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property  Current value of the portion you own?  0 \$
	Make:	Dodge Ram 1500	Who has an interest in the property? Check one.  Debtor 1 only		laims or exemptions. Put ed claims on <i>Schedule D:</i>
	Model: Year: Approximate Mileag Other information:	2012	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Creditors Who Have Cla  Current value of the entire property?  \$ 19,425.0	Current value of the portion you own?  19,425.00
Example No. Yes  5. Add the or you have	les: Boats, trailers, motor  D.  Describe  dollar value of the poer  attached for Part 2.	ortion you own for all of y Write that number here	creational vehicles, other vehicles, and accessories vessels, snowmobiles, motorcycle accessories  our entries fro Part 2, including any entries for pages >		\$ 21,664.00
Part 3: Do you own		onal and Household Items r equitable interest in any	r of the following items?		Current value of the portion you own?  Do not deduct secured claims or exemptions
Exampl	o. es. Describe	shings rniture, linens, china, kitchenw Furniture, linens, appliances, t		\$1,500	
	les: Televisions and radions; electronic devices in D.	os; audio, video, stereo, and d	igital equipment; computers, printers, scanners; music , media players, games		\$ <u>1,500.0</u> 0
<b>08. Collect</b> i Exampl stamp,	ibles of value les: Antiques and figuring coin, or baseball card co	TV, computer, cell phone es; paintings, prints, or other a	rtwork; books, pictures, or other art objects; emorabilia, collectibles	\$500	\$ <u>500.0</u> 0
Ye	o. es. Describe				\$ <u>0.0</u> 0

Filed 05/20/16 Document Entered 05/20/16 15:11:45 Page 12 of 67 humber (if known) Case 16-17104 Desc Main Doc 1 Luis

Debtor 1 First Name Middle Name

No.	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
Yes. Describe		\$ <u>0.0</u> 0
10. Firearms  Examples: Pistols, rifles, shot	guns, ammunition, and related equipment	-
Yes. Describe		\$0.00
11. Clothes  Examples: Everyday clothes,  No.	furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	Everyday clothes, coats, shoes, accessories \$300	\$ <u>300.0</u> 0
12. Jewelry  Examples: Everyday jewelry, gold, silver  No.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
Yes. Describe	Everyday jewelry, costume jewelry, wedding rings, watches \$100	\$ 100.00
13. Non-farm animals  Examples: Dogs, cats, birds,	horses	
Yes. Describe		\$ <u>0.0</u> 0
No.	ousehold items you did not already list, including any health aids you did not list	
Yes. Describe		\$ <u>0.0</u> 0
15. Add the dollar value of all	of your entries from Part 3, including any entries for pages you have attached	
for Part 3. Write that numl	per here>	\$2,400.00
Describe Very Fir		\$2,400.00
Part 4: Describe Your Fin		Current value of the portion you own? Do not deduct secured claims
Describe Your Fit  Do you own or have any legal  16. Cash	nancial Assets	Current value of the portion you own?
Part 4:  Describe Your Fit  Do you own or have any legal  16. Cash  Examples: Money you have in  No.  Yes. Describe  17. Deposits of money  Examples: Checking, savings and other similar institutions.	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims
Part 4:  Describe Your Fit  Do you own or have any legal  16. Cash  Examples: Money you have it  No.  Yes. Describe  17. Deposits of money  Examples: Checking, savings	or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
Describe Your Fit  Do you own or have any legal  16. Cash  Examples: Money you have in  No.  Yes. Describe  17. Deposits of money  Examples: Checking, savings and other similar institutions.  No.  Yes. Describe	or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type:  Checking Account  Chase Bank  TCF Bank	Current value of the portion you own? Do not deduct secured claims or exemptions  \$
Describe Your Fit  Do you own or have any legal  16. Cash  Examples: Money you have in  No.  Yes. Describe  17. Deposits of money  Examples: Checking, savings and other similar institutions.  No.  Yes. Describe  18. Bonds, mutual funds, or presumples: Bond funds, investigations.	or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, for you have multiple accounts with the same institution, list each.  Account Type:  Checking Account  Chase Bank  Checking Account  TCF Bank  Institution rame:  Checking Account  Chase Bank  TCF Bank	Current value of the portion you own? Do not deduct secured claims or exemptions  \$
Describe Your Fit  Do you own or have any legal  16. Cash  Examples: Money you have in  No.  Yes. Describe  17. Deposits of money  Examples: Checking, savings and other similar institutions.  No.  Yes. Describe  18. Bonds, mutual funds, or present the samples: Bond funds, investing No.  Yes. Describe	or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type: Institution name: Checking Account Chase Bank Checking Account Type: Chase Bank Checking Account Type: Chase Bank Checking Account Type: Chase Bank TCF Bank  Sublicly traded stocks Iment accounts with brokerage firms, money market accounts	Current value of the portion you own?  Do not deduct secured claims or exemptions  \$

Case 16-17104 Doc 1 Luis Debtor 1

First Name Middle Name

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Corona	
Document	
Last Name	

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20.	Negotiable Non-negoti	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		
	No. Yes.	Describe	Issuer name:	\$	0.00
21.		t or pension acc	counts  RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:	\$	0.00
22.	Your share		payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:	\$	0.00
23.	Annuities No.	(A contract for a	a periodic payment of money to you, either for life or for a number of years)		
	Yes.	Describe	Issuer name and description:	\$	0.00
24.		n an education I §§ 530(b)(1), 529A(	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	No.	uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property imes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured clai or exemptions	ims
28.	Tax refund	s owed to you			
	No. Yes.	Describe			
29.	Family sup Examples:	-	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	\$	<u>0.0</u> 0
	Yes.	Describe		\$	0.00
30.	Examples:		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	Ψ	
	Yes.	Describe		\$	0.00

Debtor 1

Case 16-17104

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Loot No	

Luis First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Primerica life insurance. Beneficiaries: Spouse and children. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$2.00 for Part 4. Write that number here ---> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... Construction tools \$1,500 1,500.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Describe..... 100% owner of Corona Brother Construction Inc. 0.00 43. Customer lists, mailing lists, or other compilations

No.

Describe.....

0.00

Debtor 1 Luis Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 15 of 67 middle Name Page 15 of 67 middle Name

44. Any business-related property you did not already list  No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 1500.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
Yes. Describe  47. Farm animals	\$0.00
Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	
48. Crops—either growing or harvested	\$0.00
No.  Yes. Describe	s 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
No.  Yes. Describe	
51. Any farm- and commercial fishing-related property you did not already list  No.	\$ <u>0.0</u> 0
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.	
Yes. Describe	\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Debtor 1 Luis Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 16 of 67 Page 16 Page 16 Of 67 Page 16 Of 67 Page 16 Of 67 Page 16 Of 67 Page 16

63. Total of all property on Schedule A/B. Add line 55 + line 62

First Name List the Totals of Each Part of this Form Part 8: \$ 225,000.00 55. Part 1: Total real estate, line 2 \$ 21,664.00 56. Part 2: Total vehicles, line 5 \$ 2,400.00 57. Part 3: Total personal and household items, line 15 \$ 2.00 58. Part 4: Total financial assets, line 36 \$ 1,500.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 25,566.00 \$ 25,566.00 62. Total personal property. Add lines 56 through 61. .....

\$250,566.00

Official Form 106A/B Record # 709889 Schedule A/B: Property Page 7 of 7

Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main

Fill in this in	nformation to ident		
Debtor 1	Luis	Α	Corona
	First Name	Middle Name	Last Name
Debtor 2	Hilda	E.	Argueta
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
. Which set of ex	emptions are you claiming? Chec	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	4964 N Mason Ave Chicago IL 60630 - Primary Residence	\$_450,000	\$ _ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2004 Chrysler Pacifica with over 115,000 miles.	\$_2,239	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2012 Dodge Ram 1500 with over 58,000 miles	\$ <u>19,425</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, appliances, table & chairs, bedroom sets	\$ <u>1,500</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 709889	Schedule C: 1	The Property You Claim as Exempt	Page 1 of 2

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Page 2 of 2

Page 18 of 67 Case Number (if known) Document Luis Debtor 1 Last Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$500.00 Brief TV, computer, cell phone description: \$ 500 Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$300.00 Brief Everyday clothes, coats, shoes, 300 description: accessories 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1001(b) - \$100.00 Everyday jewelry, costume jewelry, wedding rings, watches \$ 100 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$300.00 \$ 100 \$ 300 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$400.00 Brief Checking Account, TCF Bank, 1.00 \$ 300 400 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(d) - \$1,500.00 Brief \$ 1,500 description: Line from 100% of fair market value, up to 40 any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 709889

Schedule C: The Property You Claim as Exempt

Official Form 106C

Record #

	Caso 16 1710		Eilad NE/20/16	Entered 05/20/	16 15:11:45	Desc Main	
Fill in this in	formation to identify your c	ase:		9 of 67			
Debtor 1	Luis	Α	Corona				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2	Hilda	E.	Argueta				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : NC	ORTHERN Distric	ct of ILLINOIS				
	_		(State)			Check if this	s is an
Case Number (If known)						amended fil	
Official E	orm 106D						9
							40/45
			aims Secured by P				12/15
e as complete Iformation. If r	e and accurate as possible. I more space is needed, copy	If two married p ≀ the Additional ∣	eople are filing together, both Page, fill it out, number the er	are equally responsible f ntries, and attach it to this	or supplying correct form. On the top of a	ny	
	s, write your name and case						
1. Do any cre	ditors have claims secured	by your propert	y?				
☐ No. Ch	neck this box and submit this	form to the cour	t with your other schedules. Yo	u have nothing else to rep	ort on this form.		
Yes. Fil	II in all of the information belo	DW.					
Part 1:	List All Secured Claims						
listall se	cured claims. If a creditor ha	as more than one	e secured claim, list the creditor	r senarately	Column A	Column A	Column C
			ar claim, list the other creditors	, ,	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
		· ·	er according to the creditors na		value of collateral	claim	If any
2.1 Santani	der Consumer USA	D	escribe the property that secure	es the claim:	<b>\$</b> _24,393.00	<b>\$</b> 19,425.00	<b>\$</b> _4,968.00
Creditor's			012 Dodge Ram 1500 with ove	r 58.000 miles			
Po Box	961245			,			
Number	Street						
		A	s of the date you file, the claim i	is: Check all that apply.			
Ft Wort	h TX 76	L 3161 -	Contingent				
City	State Zij		Unliquidated				
		L	Disputed				
Debtor	the debt? Check one.	N:	An agreement you made (such as				
Debtor	•		car loan)	a mortgage of accured			
=	1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	echanic's lien)			
=	one of the debtors and another	Ī	Judgment lien from a lawsuit				
Пакта	Make a later estate a Asia		Other (including a right to offset)				
	if this claim relates to a unity debt						
Date Debt	was incurred2012-04-1	1 	ast 4 digits of account number	1000			
2.2 Special	ized Loan Services	D	escribe the property that secure	es the claim:	<b>\$</b> _391,436.07	\$ <u>450,000.00</u>	\$ <u>0.00</u>
Creditor's		49	964 N Mason Ave Chicago IL 6	60630 - Primary			
	ucent Blvd., Ste. 300	R	esidence				
Number	Street	L					
		A:	s of the date you file, the claim in Contingent	is: Check all that apply.			
Highlan	ds Ranch CO 80	)129 F	Unliquidated				
City	State Zij	p Code	Disputed				
Who owes	the debt? Check one.	N:	→ ature of Lien. Check all that apply	/.			
Debtor	1 only		An agreement you made (such as				
Debtor	2 only	_	car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and another		Judgment lien from a lawsuit				
Check	if this claim relates to a		Other (including a right to offset)				
	unity debt						
Date Debt	was incurred	. La	ast 4 digits of account number				
Add the d	Iollar value of your entries in	n Column A on	this page. Write that number	here:	\$ <u>415,829.07</u>		

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Debtor 1

Part 2:

Luis

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>415,829.07</u>

	Caso 16 1710	1 Doc 1	Eilad 05/20/16	Entered 05/20/16 15:11	·45	Desc Main	
Fill in this in	formation to identify your c			1 of 67		2000 main	
5	Luis	Α	Corona				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2	Hilda	E.	Argueta				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United Otaton	Dealer Attack NO	DTUEDN District	-£				
United States	Bankruptcy Court for the : <u>NO</u>	IRTHERN_ DISTRICT	OT <u>ILLINOIS</u> (State)				
Case Number	·					<del></del>	this is an
(If known)						amende	d filing
Official Fo	<u>orm 106E/F</u>						
Schedule	E/F: Creditors W	ho Have U	nsecured Claims				12/15
ist the other party (the party (the party) (the party) (the party) is a party of the party of th	arty to any executory contra Official Form 106A/B) and or artially secured claims that	acts or unexpired n Schedule G: Ex are listed in Sch number the entrie ne and case numb	leases that could result in recutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIO a claim. Also list executory contracts or expired Leases (Official Form 106G). Do ye Claims Secured by Property. If more attach the Continuation Page to this pag	n Schedu not inclu space is	ile ide any	
Part 1:	LIST All OF FOUR PRIORITY Ons	ecureu Cianns					
1. Do any cree	ditors have priority unsecur	ed claims agains	t you?				
No. Go	to Part 2.						
Yes.							
each claim nonpriority unsecured	listed, identify what type of cl amounts. As much as possib	laim it is. If a clain ble, list the claims on Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	ecured claim, list the creditor separately for iority amounts, list that claim here and shound ng to the creditor's name. If you have mor lds a particular claim, list the other creditouction booklet.)	ow both p re than tw	oriority and o priority	
	,,			·	l claim	Priority	Nonpriority
						amount	amount
Part 2:	List All of Your NONPRIORITY	Unsecured Claim	5				
3. Do any cree	ditors have nonpriority unse	ecured claims ag	ainst you?				
No. Yo	u have nothing to report in th	is part. Submit th	is form to the court with your	other schedules.			
_	• •	•		or who holds each claim. If a creditor has			
		•		listed, identify what type of claim it is. Do itors in Part 3.If you have more than three		=	
	ut the Continuation Page of F	•	ulai ciairii, iist tile otilei cied	nors in rait 5.11 you have more than three	Поприон	ity unsecured	
<u> </u>							Total claim
7.1	te Dental Center	Las	t 4 digits of account number				\$ <u>673.00</u>
Creditor's I 811 W V	Name Wellington Ave	Wh	en was the debt incurred?	2016			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
			Contingent				
Chicago			Unliquidated				
City Who owes	State Zip the debt? Check one.	Code	Disputed				
Debtor	1 only						
Debtor 2	2 only	<u>Ту</u> р	e of NONPRIORITY unsecure	d claim:			
Debtor	1 and Debtor 2 only		Student loans				
At least	one of the debtors and another		Obligations arising out of a sepa	ration agreement or divorce			
Check	if this claim relates to a		that you did not report as priority				
	unity debt		Debts to pension or profit-sharing	g plans, and other similar debts			
	n subject to offest?						
No No			Other. Specify Medical Deb	t			

		Case 16-17104	Doc 1	Filed 05/20/16		Desc Main
Debtor 1	Luis	Α		Document	Page 22 of 67 Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advocate IL Masonic Phys. Grp.	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	·	
	75 Remittance Dr., Ste. 6994	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60675	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to perision of profit-sharing plans, and other similar debts	
	No	Other, Specify Medical/Dental Services	
	Yes	Other. Specify Medical/Dental Services	
4.3	Armor Systems CO	Last 4 digits of account number 6853	<b>\$</b> 70.00
4.3	Creditor's Name	Last 4 digits of account number	¥
	1700 Kiefer Dr Ste 1	When was the debt incurred? 2013-2013	
	Number Street		
	Number Careet		
		As of the date you file, the claim is: Check all that apply.	
	Zion IL 60099	Contingent	
		Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Time of NONDBIODITY unpopulated alaims	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	Yes	2050	÷ 407.00
4.4	<u>AT T</u>	Last 4 digits of account number 3256	\$ <u>107.00</u>
	Creditor's Name	When was the debt incurred? 2014-2014	
	8014 Bayberry Rd	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	_	Contingent	
	Jacksonville FL 32256	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	<u> Бориси</u>	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		

De	btor 1	Luis First Name		16-17104  A  Middle Name		Filed 05/20/16  Document  Last Name	Entered 05/20/16 15:11:4 Page 23 of 67 <sub>Case</sub> Number (if known)	5 Desc Main	_
Af	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim								
	+.5	TTU-Ve			_ Las	st 4 digits of account numbe	r <u>1547</u>		\$ <u>70.00</u>
		o Box 30			Wh	en was the debt incurred?	2016-2016		
	N	umber	Street		As	of the date you file, the clai	n is: Check all that apply.		

4.5	AT T U-Verse	Last 4 digits of account number 1547	<u>\$ 70.00</u>
	Creditor's Name	When was the debt incurred? 2016-2016	
	Po Box 3097	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Plannington II 04700	Contingent	
	Bloomington IL 61702	Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
l 1	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.6	CAP1/Bstby	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2012-2013	
	26525 N Riverwoods Blvd	When was the debt incurred? 2012-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Matterna II COO45	Contingent	
	Mettawa IL 60045	Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	0.700.10
4.7	Capital One	Last 4 digits of account number	\$ <u>3,723.40</u>
	Creditor's Name PO Box 21887	When was the debt incurred?	
		Mileli Mas the Rept Hichiten i	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Eagan MN 55121	Contingent	
		Unliquidated	
1	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
j j	Debtor 1 and Debtor 2 only	Student loans	
j j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
1	Ivos		

Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 24 of 67 Case Number (if known) **Document** Luis Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim			
4.8	Capital ONE BANK USA N	Last 4 digits of account number	NULL	\$ <u>3,723.00</u>			
	Creditor's Name		2008-2013				
	15000 Capital One Dr	When was the debt incurred?	2000 2010				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Richmond VA 23238	Contingent					
	City State Zip Code	Unliquidated					
v	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
Ī	Check if this claim relates to a	that you did not report as priority claims					
"	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts				
ls	s the claim subject to offest?						
	No	Other. Specify Credit Card or 0	Credit Use				
	Yes Capital ONE BANK USA N.A.		1341	<b>\$</b> 263.00			
4.9		Last 4 digits of account number		\$ 203.00			
	Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred?	2015-2016				
	Number Street						
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	San Diego CA 92108	Contingent					
	City State Zip Code	Unliquidated					
<u> </u>	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
[	Debtor 1 and Debtor 2 only	Student loans					
[	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	aims				
١.	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts				
	s the claim subject to offest?						
	No □.,	Other. Specify Unknown Credi	t Extension				
4.40	Yes Capital ONE BANK USA N.A.	Last 4 digits of account number	3113	<b>\$</b> 593.00			
4.10	Creditor's Name	Last 4 digits of account number	<del></del>	<u> </u>			
	2365 Northside Dr Ste 30	When was the debt incurred?	2015-2016				
	Number Street						
		As of the date you file, the claim is:	Check all that apply				
		Contingent	Check all that apply.				
	San Diego CA 92108	Unliquidated					
l	City State Zip Code						
<u> </u>	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:				
<u> </u>	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	-				
[	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts				
	s the claim subject to offest?  No	I an a in Unknown Cradi	it Extension				
	Yes	Other. SpecifyUnknown Credi	IL LAIGHSIUH				

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			As of the date you file, the claim is: Check all that apply.	
			Contingent	
	Norfolk \	VA 23502	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.		Disputed	
	Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and a	another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to	а	that you did not report as priority claims	
	community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?			
	No		Other. Specify Unknown Credit Extension	
	Yes Capital ONE N.A.		1107	• 427 00
4.12	J		Last 4 digits of account number1197	\$ <u>437.00</u>
	Creditor's Name 2365 Northside Dr Ste 30		When was the debt incurred? 2015-2016	
	Number Street		When was the debt incurred:	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	San Diego (	CA 92108	Contingent	
		State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	State Zip Gode	Disputed	
	Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and a	another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to	а	that you did not report as priority claims	
	community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?			
	No		Other. Specify Unknown Credit Extension	
	Yes Dank			+ 2 000 00
4.13	Chase Bank		Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name PO Box 15298		When was the debt incurred?	
	Number Street		Then was the dest meaned:	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Wilmington [	DE 19850	Contingent	
		State Zip Code	Unliquidated	
	Who owes the debt? Check one.	51d.0 2.p 55d5	Disputed	
	Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and a	another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to	а	that you did not report as priority claims	
	community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?			
	No		Other. Specify Overdraft Account	
	Yes			

Official Form 106E/F

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4.14	Citibank N.A.	Last 4 digits of account number7832	\$ <u>341.00</u>
	Creditor's Name		
	2365 Northside Dr Ste 30	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 1	=	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
i	Yes	Outer. Specify	
4.45	Comcast	Lact 4 digite of account number	<b>\$</b> 250.00
4.15		Last 4 digits of account number	<b>\$</b>
	Creditor's Name	Miles was the debt income 40	
	PO Box 3002	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Southeastern PA 19398	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
!	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1		that you did not report as priority claims	
1	Check if this claim relates to a		
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	Is the claim subject to offest?		
!	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.16	Credit ONE BANK N.A.	Last 4 digits of account number 2630	<b>\$</b> 1,094.00
	Creditor's Name		
	2365 Northside Dr Ste 30	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
	City State Zip Code		
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
j	Yes	Outer. Specify	

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As of the date you file, the claim is: Check all that apply. Contingent 60657 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Kohls/Capone NULL \$ 280.00 Last 4 digits of account number 4.19 Creditor's Name 2012-2015 N56 W 17000 Ridgewood Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls 53051 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

Official Form 106E/F

Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Case 16-17104 Page 28 of 67 Case Number (if known) **Document** Luis Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone **\$** 490.00

	Last 4 digits of account number	
Creditor's Name		
N56 W 17000 Ridgewood Dr	When was the debt incurred? 2006-2015	
Number Street		
Trained.		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Menomonee Falls WI 53051		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
<b>—</b>		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	<del>_</del>	
4.21 MBB	Last 4 digits of account number 7541	<b>\$</b> 83.00
Creditor's Name	<del></del>	
1460 Renaissance Dr	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Park Ridge IL 60068		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	
4.22 MBB	Last 4 digits of account number 1850	<b>\$_127.00</b>
Creditor's Name	<u> </u>	
1460 Renaissance Dr	When was the debt incurred? 2013-2013	
Number Street		
	A CALLA COLOR OF THE COLOR OF THE CALLAND	
	As of the date you file, the claim is: Check all that apply.	
	As of the date you file, the claim is: Check all that apply.	
Park Ridge IL 60068	Contingent	
	Contingent Unliquidated	
Park Ridge IL 60068  City State Zip Code  Who owes the debt? Check one.	Contingent	
City State Zip Code Who owes the debt? Check one.	Contingent Unliquidated	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only	Contingent Unliquidated Disputed	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	Contingent Unliquidated	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only	Contingent Unliquidated Disputed	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Case 16-17104 Page 29 of 67 Case Number (if known) Document Luis Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.23 NIDB	Last 4 digits of account number		\$ 527.00
Creditor's Name			
1460 Renaissance Dr	When was the debt incurred?	2013-2013	
Number Street			
Nambor Stroot			
	As of the date you file, the claim is:	Check all that apply.	
	Contingent		
Park Ridge IL 60068	Unliquidated		
City State Zip Code			
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Student loans	iaiii.	
Debtor 1 and Debtor 2 only	= = · · · · · ·		
At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Check if this claim relates to a	that you did not report as priority clai	ims	
community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is the claim subject to offest?	_		
No	Other. Specify Medical Debt		
Yes	Other. Specify Modical Best		
T <sub>MDD</sub>	Last 4 digits of account number	9311	<b>\$</b> 582.00
4.24 NIDD  Creditor's Name	Lust 4 digits of account number	<del></del>	<u> </u>
1460 Renaissance Dr	When was the debt incurred?	2013-2013	
	When was the dest meaned:		
Number Street			
	As of the date you file, the claim is:	Check all that apply.	
	Contingent		
Park Ridge IL 60068	= '		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Student loans	igiiii.	
Debtor 1 and Debtor 2 only	<b>=</b>		
At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Check if this claim relates to a	that you did not report as priority clai	ims	
community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Medical Debt		
Yes		<del></del>	
4.25 MBB	Last 4 digits of account number	6337	\$ 588.00
Creditor's Name		<del></del>	
1460 Renaissance Dr	When was the debt incurred?	2014-2015	
Number Street			
Humber Oncot			
	As of the date you file, the claim is:	Check all that apply.	
	Contingent		
Park Ridge IL 60068	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	П Бізраков		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured c	elaim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	that you did not report as priority clai	•	
Check if this claim relates to a			
community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is the claim subject to offest?	<u></u>		
No	Other. Specify Medical Debt		
Yes			

Debtor 1 <u>Luis</u> Your NONPRIORITY Unsecured Claims - Continuation Page

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Clair			
4.26	Midland Funding, LLC	Last 4 digits of account number	\$ <u>1,213.00</u>	
	Creditor's Name	<del></del>		
	8875 Aero Drive, # 200	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	San Diego CA 92123	☐ Unliquidated		
١.,	City State Zip Code	☐ Disputed		
'	Vho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
L	Check if this claim relates to a	that you did not report as priority claims		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Out of a six Credit Card or Credit Lice		
	Yes	Other. Specify Credit Card or Credit Use		
4.27	Royal Prestige	Last 4 digits of account number	\$ 2,000.00	
7.21	Creditor's Name		-	
	333 Holtzman Rd.	When was the debt incurred? 2013		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Madison WI 53713	Contingent		
	City State Zip Code	Unliquidated		
\ <u>\</u>	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	s the claim subject to offest?			
	No T.,	Other. Specify Credit Card or Credit Use		
4.00	Yes Sprint	Last 4 digits of account number 6714	\$ 2,163.00	
4.28	Creditor's Name	Last 4 digits of account number 6/14	<u></u>	
	10550 Deerwood Park Blvd	When was the debt incurred? 2016-2016		
	Number Street	<del></del>		
		As of the data was file the above to Object with the		
		As of the date you file, the claim is: Check all that apply.		
	Jacksonville FL 32256	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
[	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
1	Check if this claim relates to a	that you did not report as priority claims		
"	community debt	Debts to pension or profit-sharing plans, and other similar debts		
!	s the claim subject to offest?			
	No	Other. Specify Collecting for Creditor		
	Yes			

Debtor 1 Luis Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Swedish Covenant Hospital	Last 4 digits of account number	<b>\$</b> 500.00
	Creditor's Name		
	7426 Solution Center	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60677	Unliquidated	
١.,	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
la la	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madisal/Dantal Comissa	
	Yes	Other. Specify Medical/Dental Services	
4.30	Syncb/JCP	Last 4 digits of account number NULL	<b>\$</b> 0.00
4.00	Creditor's Name		-
	Po Box 965007	When was the debt incurred? 2006-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
4.24	Yes Syncb/SEARS INSTALLMEN	Last 4 digits of account number 0013	<b>\$</b> 1,598.00
4.31	Creditor's Name	Last 4 digits of account number	Ψ
	C/O 900 Concourse Dr	When was the debt incurred? 2011-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Rapid City SD 57703	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		

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Debtor 1	Luis	A		Document	Page 32 of 67 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2+ Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.		Total Claim		
4.32	Syncb/TJX COS	Last 4 digits of account number NULL	_	\$ <u>0.00</u>		
	Creditor's Name	004::				
	Po Box 965005	When was the debt incurred? 2011-2014	<u> </u>			
	Number Street					
		As of the date you file, the claim is: Check all that ap	ply.			
		Contingent				
	Orlando FL 32896	Unliquidated				
١.,	City State Zip Code	Disputed				
"	Vho owes the debt? Check one.					
	Debtor 1 only	- ()()()()()()()()()()()()()()()()()()()				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans	P			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[	Check if this claim relates to a	that you did not report as priority claims				
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other sin	nilar debts			
"	No	Other, Specify Credit Card or Credit Use				
	Yes	Other. Specify Credit Card or Credit Use				
4.33	Synchrony BANK	Last 4 digits of account number 0762		\$ <u>666.00</u>		
	Creditor's Name					
	120 Corporate Blvd Ste 1	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that ap	ply.			
		Contingent				
	Norfolk VA 23502	Unliquidated				
	City State Zip Code	Disputed				
"	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other sin	niiar dedts			
	No	Other Specify Unknown Credit Extension				
	Yes	Other. SpecifyUnknown Credit Extension				
4.34	TD BANK USA/Targetcred	Last 4 digits of account number NULL	_	\$ <u>341.00</u>		
	Creditor's Name					
	Po Box 673	When was the debt incurred? 2003-2013				
	Number Street					
		As of the date you file, the claim is: Check all that ap	ply.			
		Contingent	• •			
	Minneapolis MN 55440	Unliquidated				
	City State Zip Code	Disputed				
'	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans	_			
	At least one of the debtors and another	Obligations arising out of a separation agreement or o	livorce			
[	Check if this claim relates to a	that you did not report as priority claims				
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other sin	nilar debts			
	No	Other. Specify Credit Card or Credit Use				
	Yes	Other. Specify Credit Card of Credit OSE				

Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 33 of 67 Case Number (if known) Document Luis Debtor 1 \$ 811.00 **Tmobile** 4889 4.35 Last 4 digits of account number Creditor's Name 2015-2015 10550 Deerwood Park Blvd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_Collecting for Creditor List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line \_\_7 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number \_\_\_\_ \_\_\_\_ City State Zip Code Blatt, Hasenmiller, Leibsker On which entry in Part 1 or Part 2 list the original creditor? Name Line \_\_7 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Number 60603 Last 4 digits of account number \_ Chicago City State Zip Code Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 25 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number IL 60602 Chicago Last 4 digits of account number \_ State Zip Code City Blitt and Gaines, PC On which entry in Part 1 or Part 2 list the original creditor? Line 25 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims 60090 Last 4 digits of account number \_\_\_\_ \_\_\_

City

State Zip Code

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Luis Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim	
otal claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims rom Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,555.40

6j. Total. Add lines 6f through 6i.

27,555.40

		C250 16	17104 Doc 1	Filod 05/20/16	Entered 05/20/16 15:11:45	Desc Main
Fill	in this in	formation to identi			5 of 67	2000
De	btor 1	Luis	Α	Corona		
		First Name	Middle Name	Last Name		
	btor 2	Hilda First Name	E.  Middle Name	Argueta		
(Зр	ouse, if filing)	First Name	widdle Name	Last Name		
Un	ited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	ILLINOIS (State)		
	se Number known)			_		Check if this is an
		- 10CC				amended filing
		orm 106G	ury Contracts and	Unavaired Leas	205	12/1
Be as inform additio	complete ation. If n onal page	and accurate as p nore space is need s, write your name	led, copy the additional page and case number (if known)	e are filing together, both , fill it out, number the ent	are equally responsible for supplying correct tries, and attach it to this page. On the top of a	
1. D		•	ontracts or unexpired leases			
	٦ .				u have nothing else to report on this form.	
_	J Yes. Fil	I in all of the informa	ation below even if the contract	cts or leases are listed in S	Schedule A/B: Property (Official Form 106A/B)	
ex	-	nt, vehicle lease, c			Then state what each contract or lease is for (fiction booklet for more examples of executory contract or lease is for the contract or lease is the co	
F	Person or	company with who	om you have the contract or	lease	State what the contract or lease	is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
20						
2.2						
	Name					
	Number	Street				
	City		State Zip	Codo		
	Oity		Otate Zip	Code		
2.3				·		
	Name					
	Number	Street				
	City		State Zip	Codo		
	City		State Zip	Code		
2.4						
	Name					
	Number	Street		<del></del>		
	rumber	oucci				
	City		State Zip	Code		
2.5						
	Name					
	Number	Street				

State Zip Code

City

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Fill in this information to identify your case:					
Debtor 1	Luis	Α	Corona		
	First Name	Middle Name	Last Name		
Debtor 2	Hilda	E.	Argueta		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>ILL</u>			
Case Number	(State)				
(If known)					

12/15

# Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
□ No.							
	Yes						
2. <b>W</b>	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include						
Ar	izona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Wash	ington, and Wisconsin.)					
	No. Go to line 3.						
[	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?						
	No Yes. Inwhich community state or territory did you live?	Fill in the name and current address of that person					
		. This is the name and can one address of that percent					
	Name of your spouse, former spouse or legal equivalent	-					
		-					
	Number Street						
	City State Zip C	- bode					
	Column 1, list all of your codebtors. Do not include your spouse as a codebtor if						
	own in line 2 again as a codebtor only if that person is a guarantor or cosigner. I hedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule						
	hedule E/F, or Schedule G to fill out Column 2.	5 (Cincian Control 1000). 000 001100ano 2,					
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt					
		Check all schedules that apply:					
3.1		_					
9.1	Esteban Argueta	Schedule D, line2					
	Name 4964 N Mason Ave 1	Schedule E/F, line					
	Number Street	Schedule G, line					
	Chicago         IL         60630           City         State         Zip Coo						
3.2	· ·	Schedule D, line					
	Name	Schedule E/F, line					
	Number Street						
		Schedule G, line					
	City State Zip Coo						
3.3	Name	Schedule D, line					
		Schedule E/F, line					
	Number Street	Schedule G, line					
	City State Zip Coc	e					

Official Form 106H Record # 709889 Schedule H: Your Codebtors Page 1 of 1

riii in unis ini	formation to ide	ntify your case:	
Debtor 1	Luis	Α	Corona
	First Name	Middle Name	Last Name
Debtor 2	Hilda	E.	Argueta
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	. ,	or the :NORTHERN DISTRICT OF	FILLINOIS

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form 106I

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment				
	your employment nation		Debtor 1		Debtor 2 or non-filing spouse
attac inforr	have more than one job, ha separate page with nation about additional oyers.	Employment status	X Employed Not employed		X Employed Not employed
	de part-time, seasonal, or employed work.	Occupation	Painter		Cashier
	pation may Include student memaker, if it applies.	Employers name	Self-employed Sea	asonal Worker	Wal-Mart
		Employers address			
			·		,
		How long employed there?			2 months
Part 2:	Give Details About Monthly	Income			
spou:	se unless you are separated.  I or your non-filing spouse have	e date you file this form. If you hat e more than one employer, combine, e, attach a separate sheet to this for	ne the information for a	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
		and commissions (before all pay alculate what the monthly wage wo		\$0.00	\$1,248.43 
3. Esti	mate and list monthly overtim	пе рау.		\$0.00	\$0.00
4. Calc	culate gross income. Add line	2 + line 3.		\$0.00	\$1,248.43

 Official Form 106I
 Record #
 709889
 Schedule I: Your Income
 Page 1 of 2

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Document Luis Case Number (if known) Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$0.00	\$1,248.43	
5. I	ist all	payroll deductions:				
	5a. 1	Tax, Medicare, and Social Security deductions	5a. _	\$0.00	\$142.31	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00	
	5f. <b>[</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. <b>l</b>	Jnion dues	5g.	\$0.00	\$0.00	
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$142.31	
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$1,106.13	
8. <b>L</b>	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$2,000.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e. 	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$900.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. _	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. 	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$2,000.00	\$900.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,000.00 +	\$2,006.13	\$4,006.13
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	Ψ2,000.00	Ψ2,000.13	\$4,000.13
11.	Incluothe Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen not available t	o pay expenses listed in		11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the con	nbined monthly income.		
		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12. <b>\$4,006.13</b>
13.	X	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?			

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	normation to identity yo	u. 0000.				
Debtor 1	Luis	A	Corona	Check if this is	3:	
	First Name	Middle Name	Last Name	An amen	ded filing	
Debtor 2	Hilda	E.	Argueta			t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income a	s of the following	date:
Case Numbe	Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINUIO	MM / DD	/ YYYY	
(If known)	'					
Official F	orm 106J				te filing for Debtor s a separate house	2 because Debtor 2
		noneoe		mamama	o a coparato nouce	
	e J: Your Ex		lo are filing together, both a	ra agually raananaible for aunn	lying correct inform	12/14
=	=		= =	re equally responsible for supp es, write your name and case n		
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a s	separate household?				
	X No.	t file a seconda Oakada				
	res. Deptor 2 mus	t file a separate Schedu	e J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you?
		each depen	uent	Son	15	X Yes
names.	tate the dependents'					No
				Son	14	X Yes
						No
				Daughter	9	X Yes
				Con	5	No
				Son		Yes
						x No
						Yes
	expenses include	X No				
	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
_				as a supplement in a Chapter 1	=	
the applicable		iptcy is filed. If this is a	supplemental Schedule J, c	heck the box at the top of the fo	orm and fill in	
		=	nce if you know the value			Your expenses
of such assist	ance and nave included	it on Schedule I: Your	Income (Official Form 106l.)			Tour expenses
	-	expenses for your resid	ence. Include first mortgage	payments and	4	\$850.00
	for the ground or lot.				4.	Ψ050.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or	renter's insurance			4b.	\$0.00
	ome maintenance, repair,				4c.	\$50.00
	omeowner's association o				4d.	\$0.00

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Case Number (if known) \_\_\_

Luis A Corona

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$180.00 6a. 6a. Electricity, heat, natural gas \$150.00 6b. Water, sewer, garbage collection \$295.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$900.00 7. 7. Food and housekeeping supplies \$100.00 8. 8. Childcare and children's education costs \$190.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$390.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 709889 Schedule J: Your Expenses

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Case Number (if known)

Debtor	Luis		Oorona	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		-	21.	\$0.00
22		onthly expense: Add lines 4 through 21.			22.	\$3,355.00
	The resu	It is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$4,006.13
	23b.	Copy your monthly expenses from line 2	22 above.		23b. <b>-</b>	\$3,355.00
	23c.	Subtract your monthly expenses from your monthly net income.	our monthly income.		23c.	\$651.13
24.	Do you e	expect an increase or decrease in your ex	penses within the year after you t	file this form?		
		nple, do you expect to finish paying for you				
	x No	e payment to increase or decrease becaus	e or a modification to the terms or y	our mortgage?		
	Yes	Explain Here:				

 Official Form 106J
 Record #
 709889
 Schedule J: Your Expenses
 Page 3 of 3

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an atto	orney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under negative of perjury. I declare that I have read the sur	ımmary and schedules filed with this declaration and that they are true and
correct.	initially and senedates filed with this declaration and that they are true and
★ /s/ Luis A Corona, Sr.	🗶 /s/ Hilda E. Argueta
Signature of Debtor 1	Signature of Debtor 2
Date 05/12/2016	Date 05/12/2016
MM / DD / YYYY	MM / DD / YYYY

Fill in this in	formation to identify y	your case:	
Debtor 1	Luis	Α	Corona
	First Name	Middle Name	Last Name
Debtor 2	Hilda	E.	Argueta
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> Distric	et of <u>ILLINOIS</u> (State)
Case Number (If known)			

### Check if this is an amended filing

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (ii known). Answer every question.			
Part 1: Give Details About Your Marital Status and Where Y	ou Lived Before		
01. What is your current marital status?			
Married			
Not married			
02 During the last 3 years, have you lived anywhere other th	an where you live nov	?	
■ No.  ☐ Yes. List all of the places you lived in the last 3 years. □	o not include where vo	u live now	
	, , , , , , , , , , , , , , , , , , , ,		
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
03 Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California and Wisconsin.)			
No.			
Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
Part 2: Explain the Sources of Your Income			

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Debtor	1 Luis	Α	Corona	(	Case Number (if known)	
	First Name	Middle Name	Last Name			
F	ill in the total amount	of income you received for	r from operating a busines rom all jobs and all business e that you receive together,	ses, including part-time activ		
	No.					
	Yes. Fill in the deta	ails				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 o	f current year until	Wages, commissions,	\$ 3,000 est.	Wages, commissions,	\$ 2,194 est.
	the date you filed	-	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
	For last calendar	year:	Wages, commissions,	\$ 18,758	Wages, commissions,	\$ 17,693
	(January 1 to Dec	ember 31, 2015)	bonuses, tips  Operating a business	\$ 3,401	bonuses, tips  Operating a business	
	For the calendar y		Wages, commissions, bonuses, tips	\$ 21,021	Wages, commissions, bonuses, tips	\$ 1,603
	(January 1 to Dec	ember 31, 2014)	Operating a business	\$ 490	Operating a business	
	No. Yes. Fill in the deta		ch source separately. Do no	t include income that you lis	sted in line 4.	
L	_ res. r iii iii ale dete	2110	Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income	Gross income (before deductions and exclusions)
Par	List Certain P	ayments You Made Before	You Filed for Bankruntov			
l at l l	List Certain P	ayments fou made Before	You Filed for Bankruptcy			

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ebtor 1 06 <b>Are</b>	Luis		Corona				
06 Are	First Name	Middle Name	Last Name		Case Number (if known)		
	e either Debtor 1's or I	Debtor 2's debts primarily	consumer debts?				
_							
		nor Debtor 2 has primari	=		ned in 11 U.S.C. § 101(8)	as	
	•	ndividual primarily for a per	•				
	During the 90 da	ys before you filed for ban	kruptcy, did you pay any	creditor a total of \$6,2	225* or more?		
	☐ No. Go to lin	۵7					
	No. 60 to iiii	C 7.					
	Yes. List bel	ow each creditor to whom	you paid a total of \$6,22	25* or more in one or n	nore payments and the		
	total amount	you paid that creditor. Do	not include payments for	or domestic support ob	ligations, such as		
	child suppor	t and alimony. Also, do not	t include payments to ar	attorney for this bank	ruptcy case.		
	* Subject to adjustme	nt on 4/01/16 and every 3	years after that for case	s filed on or after the	date of adjustment.		
_							
		btor 2 or both have prima	-	w araditar a total of CG	200 or more?		
	_	ays before you filed for ba	rikrupicy, did you pay ar	iy creditor a total or so	ou or more?		
	No. Go to lin	e 7.					
	Dv., care	and the second second second second					
		ow each creditor to whom					
		not include payments for d o, do not include payments	-	•	oport and		
	allifloriy. Also	o, do not include payment	s to all attorney for this i	dikiupicy case.			
			Dates of	Total amount paid	Amount you still	l owe	Was this payment for
		iled for bankruptcy, did yo	payments u make a payment on a	debt you owed anyone	e who was an insider?		
Insi corp age suc	iders include your relat porations of which you	ives; any general partners are an officer, director, pe business you operate as a	payments  u make a payment on a ; relatives of any general erson in control, or owne	debt you owed anyone Il partners; partnership r of 20% or more of the	e who was an insider? as of which you are a gene eir voting securities; and a	eral partne any manag	r; <sub>Jing</sub>
Insi corp age suc	iders include your relat porations of which you ent, including one for a ch as child support and	ives; any general partners are an officer, director, pe business you operate as a alimony.	payments  u make a payment on a ; relatives of any general erson in control, or owne	debt you owed anyone Il partners; partnership r of 20% or more of the	e who was an insider? as of which you are a gene eir voting securities; and a	eral partne any manag	r; <sub>Jing</sub>
Insi corp age suc	iders include your relat porations of which you ent, including one for a ch as child support and No.	ives; any general partners are an officer, director, pe business you operate as a alimony.	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S	debt you owed anyone I partners; partnership of 20% or more of the C. § 101. Include pay	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligatio	r; <sub>Jing</sub>
Insi corp age suc	iders include your relat porations of which you ent, including one for a ch as child support and No.	ives; any general partners are an officer, director, pe business you operate as a alimony.	payments u make a payment on a ; relatives of any genera erson in control, or owne a sole proprietor. 11 U.S	debt you owed anyone I partners; partnership r of 20% or more of the .C. § 101. Include pay	e who was an insider? os of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligatio	r; ging ons,
Insi corri age suc	iders include your relat porations of which you ent, including one for a ch as child support and No. Yes. List all payments thin 1 year before you f insider?	ives; any general partners are an officer, director, pe business you operate as a alimony.  to an insider.	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S  Dates of payment  u make any payments of	debt you owed anyone I partners; partnership r of 20% or more of the C. § 101. Include pay	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligation	r; ging ons, n for this payment
Insi corr age suc	iders include your relat porations of which you ent, including one for a ch as child support and No. Yes. List all payments thin 1 year before you f insider? lude payments on debt	ives; any general partners are an officer, director, pe business you operate as a alimony.  to an insider.	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S  Dates of payment  u make any payments of	debt you owed anyone I partners; partnership r of 20% or more of the C. § 101. Include pay	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligation	r; ging ons, n for this payment
Insi correspondent corresponde	iders include your relat porations of which you ent, including one for a ch as child support and No. Yes. List all payments thin 1 year before you f insider? lude payments on debt No.	ives; any general partners are an officer, director, pe business you operate as a alimony.  It to an insider.  It of an insider.  It of an insider of bankruptcy, did your seguranteed or cosigned	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S  Dates of payment  u make any payments of	debt you owed anyone I partners; partnership r of 20% or more of the C. § 101. Include pay	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligation	r; ging ons, n for this payment
Insi correspondent corresponde	iders include your relat porations of which you ent, including one for a ch as child support and No. Yes. List all payments thin 1 year before you f insider? lude payments on debt	ives; any general partners are an officer, director, pe business you operate as a alimony.  It to an insider.  It of an insider.  It of an insider of bankruptcy, did your seguranteed or cosigned	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S  Dates of payment  u make any payments of	debt you owed anyone I partners; partnership r of 20% or more of the C. § 101. Include pay	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic suppo	eral partne any manag ort obligation Reaso	r; ping ons, n for this payment
Insi correspondent corresponde	iders include your relat porations of which you ent, including one for a ch as child support and No. Yes. List all payments thin 1 year before you f insider? lude payments on debt No.	ives; any general partners are an officer, director, pe business you operate as a alimony.  It to an insider.  It of an insider.  It of an insider of bankruptcy, did your seguranteed or cosigned	payments  u make a payment on a ; relatives of any general erson in control, or owne a sole proprietor. 11 U.S  Dates of payment  u make any payments of by an insider.	debt you owed anyone I partners; partnership r of 20% or more of the C. § 101. Include pay  Total amount paid  r transfer any property	e who was an insider? so of which you are a gene eir voting securities; and a ments for domestic support  Amount you still owe	eral partne any manag ort obligation Reaso t benefited Reaso	r; ging ons, n for this payment

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Jebli	First Name	Middle Name	Last Name	Case Number (ii known)	· · · · · · · · · · · · · · · · · · ·
09		ding personal injury cas		t action, or administrative proceeding? s, collection suits, paternity actions, support or c	custody
	Yes. Fill in the details.				
	-		Nature of the case	Court or agency	Status of the case
	Capital One Bank Us	sa Na VS Luis	Collection	Cook County, First Municipal	Pending
	Corona	Sarva vo Eulo	Comodion	ook odiny, i not maniopai	On appeal
		M440E006			Concluded
	CASE NUMBER#15	WI 1 125236			_ Concluded
					_
	Midland Funding LI \	/S Luis Corona	Collection	Cook County, First Municipal	Pending
	CASE NUMBER#15	M1111036			On appeal
					Concluded
					_
10	Within 1 year before you for Check all that apply and fi		s any of your property repossesse	ed, foreclosed, garnished, attached, seized, or le	evied?
	No. Go to line 11				
	Yes. Fill in the informa	tion below.			
	_				
11	Within 90 days before yo or refuse to make a payn			nk or financial institution, set off any amounts	s from your accounts
	No. Go to line 11				
	Yes. Fill in the informa	ation below.			
12			as any of your property in the p	ossession of an assignee for the benefit of cr	editors, a
	court-appointed receiver,			Ü	,
	No.				
	Yes.				
		and Contributions			
13	Within 2 years before you	u filed for bankruptcy,	did you give any gifts with a tot	al value of more than \$600 per person?	
	No.				
	Yes. Fill in the details	for each gift.			
14	Within 2 years before you	u filed for bankruptcy,	did you give any gifts or contrib	outions with a total value of more than \$600 to	any charity?
	No.				
	Yes. Fill in the details	for each gift.			
		<del>J</del>			
F	art 6: List Certain Loss	es			
15	Within 1 year before you gambling?	filed for bankruptcy or	r since you filed for bankruptcy,	did you lose anything because of theft, fire, o	ther disaster, or
	No.				
	Yes. Fill in the details	for each gift			
	Tes. I ill ill the details	ior each girt.			
F	List Certain Payn	nents or Transfers			
16	Within 1 year before you	filed for bankruptcy, d	id you or anyone else acting on	your behalf pay or transfer any property to ar	nyone you consulted
	about seeking bankrupto	y or preparing a bankr	uptcy petition?	ncies for services required in your bankruptcy	
	□ No.				
	Yes. Fill in the details				
	Tes. I ill ill the details				

Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Page 47 of 67 Document Debtor 1 Luis Corona Case Number (if known) First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$890.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$14.95 001 Debtorcc, Inc. 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Tyes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, S In h

No.				
Yes. Fill in the details.				
	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
TCF Bank	XXX	Checking Savings Money market Brokerage Other	2015	\$25

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Debtor 1	1 Luis	Α	Corona	Case Number (if known)		
	First Name	Middle Name	Last Name	· ,		
	o you now have ash, or other val	_	year before you filed for bankruptcy, any	safe deposit box or other depository for	securities,	
	No. Yes. Fill in the	dotaile				
L	res. Fill ill tile	uetalis.	Who else had access to it?	Describe the contents	Do you still have it?	
22 H	lave you stored p	property in a storage unit o	or place other than your home within 1 yo	ear before you filed for bankruptcy?	nave it:	
	No. Yes. Fill in the	dotailo				
	res. Fill ill tile	uetalis.	Who else has or had access to it?	Describe the contents	Do you still have it?	
Par	Identify P	roperty You Hold or Control	for Someone Else			
	o you hold or coor someone.	entrol any property that so	meone else owns? Include any property	you borrowed from, are storing for, or he	old in trust	
	No.					
L	Yes. Fill in the	details.	Where is the property?	Describe the property	Value	
Part	Give Deta	ils About Environmental Info	ormation			
For th	ne purpose of Pa	rt 10, the following definiti	ons apply:			
		<u>-</u>	or local statute or regulation concerning naterial into the air, land, soil, surface wa	· ·		
in	cluding statutes	or regulations controlling	the cleanup of these substances, waste	s, or material.		
	-	cation, facility, or property operate, or utilize it, includ	as defined under any environmental law ling disposal sites.	, whether you now own, operate, or utiliz	re	
			ronmental law defines as a hazardous wa ontaminant, or similar term.	ste, hazardous substance, toxic		
Repo	rt all notices, rele	eases, and proceedings th	at you know about, regardless of when t	hey occurred.		
24 H	las any governm	ental unit notified you that	t you may be liable or potentially liable u	nder or in violation of an environmental	aw?	
	No.  Yes. Fill in the	dotaile				
	1 163.1 III III III II	uctans.	Governmental unit	Environmental law, if you know it	Date of notice	
25 <b>H</b>	lave you notified	any governmental unit of	any release of hazardous material?			
	No.	dotoilo				
L	Yes. Fill in the	details.	Governmental unit	Environmental law, if you know it	Date of notice	
26 <b>H</b>	lave you been a	party in any judicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and or	ders.	
ļ	No.					
L	Yes. Fill in the	details.	Court or agency	Nature of the case	Status of the case	
Part	111 Give Deta	ils About Your Business or C	Connections to Any Business			
27 <b>V</b>	_	-	cy, did you own a business or have any		ness?	
	=	·	a trade, profession, or other activity, eit	-		
	_	of a limited liability compa n a partnership	any (LLC) or limited liability partnership (	LLP)		
		director, or managing exe	ecutive of a corporation			
	☐ An owner of at least 5% of the voting or equity securities of a corporation					

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Debtor 1 Luis Corona Case Number (if known) \_ First Name Middle Name Last Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Corona Brother Construction Inc Describe the nature of the business Employer Identification number Do not include Social Security number or 4964 N Mason Ave Construction Chicago IL 60630 EIN: 47-1605221 Name of accountant or bookkeeper Dates business existed Malgorzata Zawada From 2013 To Present 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. 🗶 /s/ Luis A Corona, Sr. 🗶 /s/ Hilda E. Argueta Signature of Debtor 1 Signature of Debtor 2 Date 05/12/2016 Date 05/12/2016 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person \_ \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

Date

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re						
Luis A C	orona	Sr. and Hilda E. Argueta / Debtors		Case No:		
				Chapter:	Chapter 13	
		DISCLOSURE OF COM	PENSATION OF ATT	ORNEY FOR DEB	TOR	
compens	ation pa	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), aid to me within one year before the filing of the e rendered on behalf of the debtor(s) in contemp	petition in bankruptcy	, or agreed to be paid	I to me, for service	ces
For	legal s	ervices, I have agreed to accept	\$4,000.00			
Prio	or to the	e filing of this statement I have received	\$890.00			
Bal	ance D	ue	\$3,110.00			
<b>2.</b> The	source	of the compensation paid to me was:				
	Debt	· ·				
3. The		of compensation to be paid to me is:				
- 1	1					
	Deb	otor(s) Other: (specify				
<b>4.</b> of m <u>v lav</u>		not agreed to share the above-disclosed compen	nsation with any other p	person unless they are	e members and a	ssociates
or invitat	V 111111.					
	I have	agreed to share the above-disclosed compensati	ion with a other person	or persons who are n	not members or a	ssociates
		or the above-disclosed fee, I have agreed to rende	er legal service for all as	spects of the bankrup	otcy	
case	, includ	ling:				
a.	Analy	sis of the debtor's financial situation, and render	ring advice to the debto	r in determining whe	ether to file a peti	tion in
bankrupto	cy;					
b.	Prepar	ration and filing of any petition, schedules, state	ments of affairs and pla	n which may be requ	iired;	
	ъ		1 6 . 1		11 : 4	C
C.	Kepres	sentation of the debtor at the meeting of creditor	's and confirmation near	ring, and any adjourr	ned nearings ther	eor;
<b>6.</b> By a	agreeme	ent with the debtor(s), the above-disclosed fee d	oes not include the follo	owing service:		
	Г					ĺ
		CE I certify that the foregoing is a complete st	RTIFICATION atement of any agreement	ent or arrangement fo	or	
		payment to				
		me for representation of the debtor(s) in this batched Date: 05/19/2016 /s	nkruptcy proceedings.  / Laura R. Caputo			
		Daw. 03/17/2010 /8	, Laura IX. Caputo			

709889 Page 1 of 1 Record #

Signature of Attorney

Geraci Law L.L.C. Name of law firm

Case 16-17104 Doc 1 File GOBO Law Entered 05/20/16 15:11:45 Desc Main National Headquarters: 55 E. Monroe Street #3100 file GOBO Lagge 31 0166-925-1313 help@geracilaw.com

Date: 5/9/2016

Consultation Attorney: LRR

Record #: 709-889

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

**No other work**: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Pebts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Luis Corona (Debtor)

Hilda Argueta (Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

### Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main UNITED STACES BANKS UPTROY COURT

### NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main 3. Personally review with the debtor production the complete specifion, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



**PFG Rec# 709-889** CARA Page 2 of 6

- 2. Inform the debtor that the debtor must be presented and, 54 the 62se of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



### Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main TERMINATION OR CONVERSION OF PRESCRETAFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Any portion of the retainer that expression for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received,\$ 890	
toward the flat fee, leaving a balance due of \$ 3110; and \$ 310	_for expenses
leaving a balance due for the filing fee of \$	



4. In Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main extraordinary circumstances, special extraordinary differences, special extraordinary differences, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 05/09/2016

Signed:

Debtor(s)

Co-Debtor(s) Arguta

Do not sign this agreement if the amounts are blank.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Luis A Corona Sr. and Hilda E. Argueta / Debtors

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 05/12/2016

/s/ Luis A Corona, Sr.

Luis A Corona, Sr.

X Date & Sign

Dated: 05/12/2016 /s/ Hilda E. Argueta X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Hilda E. Argueta

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Luis A Corona Sr. and Hilda E. Argueta / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/12/2016	/s/ Luis A Corona, Sr.	
	Luis A Corona, Sr.	
Dated: 05/12/2016	/s/ Hilda E. Argueta	
	Hilda E. Argueta	
Dated: 05/19/2016	/s/ Laura R. Caputo	
	Attorney: Laura R. Caputo	

Record # 709889 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

## Case 16-17104 Doc 1 Filed 05/20/16 Entered 05/20/16 15:11:45 Desc Main Document Page 61 of 67

Debtor 1	Luis	Α '	Corona	Case Number	er (if known)	· · · · · · · · · · · · · · · · · · ·		
CDIOI I	First Name	Middle Name	Last Name					
Part 6:	Answer These Question	s for Reporting Purposes						
	hat kind of debts do	16a. Are your deb	ts primarily consur	ner debts? Consumer debts are	defined in 11 U.S.C. § 101(8	i)		
		as "incurred by	an individual primarily	for a personal, family, or househ	ola purpose."			
y	ou have?	☐No. Go to	line 16h					
		Yes. Go to						
		_						
		16b. Are your deb	ts primarily busine	ss debts? Business debts are d	lebts that you incurred to obta	in		
		money for a bu	isiness or investment of	or through the operation of the but	siness or investment.			
		□No. Go to	line 16c.					
			∐No. Go to line 16c. ☐Yes. Go to line 17.					
			16c. State the type of debts you owe that are not consumer debts or business debts.					
		16c. State the type	of debts you owe that	are not consumer debts or busine	iss dedis.			
						***************************************		
17. A	re you filing under	No. I am not	filing under Chapter 7.	Go to line 18.				
	hapter 7?	<del></del>						
		Yes. I am filin	g under Chapter 7. Do	you estimate that after any exen	npt property is excluded and	0		
	o you estimate that after	administ	rative expenses are pa	aid that funds will be available to o	listribute to unsecured credito	isr :		
	ny exempt property is	∏No.						
-	excluded and							
	idministrative expenses ire paid that funds will be	∐Yes.		*				
	ire paid that funds will be vailable for distribution							
_	o unsecured creditors?							
	O UNISCOURCE OF OUTLINES.			T4 000 5 000	<b>25,001-50,00</b>	Λ		
	low many creditors do	<b>1</b> -49		1,000-5,000	☐ 50,001-100,0			
-	ou estimate that you	□ 50-99		5,001-10,000	☐ 30,001-100,0			
•	owe?	100-199		10,001-25,000	Mole than 10	0,000		
		200-999						
19. <b>i</b>	low much do you	□ \$0-\$50,000		☐ \$1,000,001-\$10 million	<b>□\$5</b> 00,000,00°	I-\$1 billion		
	estimate your assets to	\$50,001-\$100	,000	■ \$10,000,001-\$50 million	□\$1,000,000,0	01-\$10 billion		
	be worth?	\$100,001-\$50		□ \$50,000,001-\$100 million	<b>\$10,000,000</b>	001-\$50 billion		
		\$500,001-\$1		\$100,000,001-\$500 million	☐More than \$5	0 billion		
	· · · · · · · · · · · · · · · · · · ·	\$0-\$50,000	<u> </u>	☐ \$1,000,001-\$10 million	□\$500,000,00	1-\$1 billion		
	How much do you		000	□ \$10,000,001-\$50 million	<b>\$1,000,000,0</b>			
ŧ	estimate your liabilities	\$50,001-\$100		\$50,000,001-\$100 million	□\$10,000,000			
1	to be?	\$100,001-\$50		\$100,000,001-\$500 million	☐ More than \$5	•		
	<u> </u>	\$500,001-\$1	million	☐ \$ 100,000,00 1-\$300 Hillion				
Part	7: Sign Below							
					- i-fame-tion provided in true	and		
E			is petition, and I decla	re under penalty of perjury that th	e information provided is true	anu		
For y	ou	correct.			•			
		If I have chosen to	file under Chapter 7, I	am aware that I may proceed, if	eligible, under Chapter 7, 11,1	12, or 13		
			states Code. I understa	and the relief available under each	chapter, and I choose to pro	ceea		
		under Chapter 7.						
•		If no attorney repre	esents me and I did no	t pay or agree to pay someone wi	no is not an attorney to help m	ne fill out		
		this document, I ha	ave obtained and read	the notice required by 11 U.S.C.	§ 342(b).			
				Sala 44 Heitad Staton Co	do enocified in this netition			
				apter of title 11, United States Co				
		Lunderstand maki	ng a false statement, c	oncealing property, or obtaining r	noney or property by fraud in	connection		
		with a bankruptcy	case can result in fines	s up to \$250,000, or imprisonmen	t for up to 20 years, or both.			
***************************************		18 U.S.C. §§ 152,	1341, 1519, and 3571	•				
					11.11	۸ -		
	$e = e^{-\epsilon t} + e^{-\epsilon t}$	١ -	30 0==	7.00.0	11/11	Donith		
		* To	<u> </u>	KOUN X	VIII DOL	11 yuna		
***************************************	**	Signature of	Debtor 1	And the second	Signature of Debtor 2	$\mathcal{O}$		
					-1-	2		
		Executed or	05/12/21	016	Executed on : 5 // 4	<u>~ /2</u> 016		
•		Executed Of			MM / DD	/ ***		

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Luis	A	Corona
	First Name	Middle Name	Last Name
Debtor 2	Hilda	E	Argueta
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		<u> </u>

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below			
Did you pay or agree to pay	someone who is NOT an attorn	ey to help you fill out bankrupt	ccy forms?
No ·	٠.		•
Yes. Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
• • • •		en e	
		en e	
Under penalty of perjury, I c correct.	leclare that I have read the sum	mary and schedules filed with	this declaration and that they are true and
Signature of Debtor 1	corona	Signature of Debtor 2	Arejula
Date :05/11/20 MM / DD / YYYY	116	Date : 65/1/2 MM / DD / Y	<u>/201</u> 6 <del>YYY</del>

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Debtor 1	Luis	Α,	Corona	Case Number (if known)			
	First Name	Middle Name	Last Name				
	No. None of the	above applies. Go to Part 12.		·			
	Yes. Check all th	nat apply above and fill in the de	tails below for each business.				
	Corona Brother C	Construction Inc Desc	ribe the nature of the business	Employer Identification number. Do not include Social Security number or			
	4964 N Mason Av	Cons	truction				
	Chicago IL 60630	)		EIN: <u>47-1605221</u>			
		Name	of accountant or bookkeeper	Dates business existed			
		Malg	orzata Zawada				
		80		From 2013 To Present			
28 W	Eshin 2 basa	en von filed for hankrunten die	l vou give a financial stateme	nt to anyone about your business? Include all financial			
		ors, or other parties.	you give a mandar stateme				
	No.		•				
	Yes. Fill in the de		e envery dang menjanggakan dalah dal				
		Date la	sued				
Part	12: Sign Below						
ans in c	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
, <b>3</b>	Signature of De	3 COTTO NO.	Signature	da Areju Ha of Debtor 2			
	Date <u>05/1</u> MM / DE	<b>2</b> /2016 5 / YYYY	Date <u>C</u>	X1/2/2016 M / DD / YYYY			
Dio	d you attach additi	ional pages to Your Statement	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?			
_	No						
_	]Yes						
_			attament to be to you fill and	hankrintey forms?			
Die	d you pay or agree	e to pay someone who is not a	n attorney to neip you till out	pankruptcy torms?			
	No		•				
	Yes. Name of pe	erson		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).			

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### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
  you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
  and taxes on unflied returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
  time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14: RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

is filed in Court and we have to READ, CH Dated: (25/12/2016	Luis A Corona, Sr.	X Date & Sign
Dated 65 / / 7 /2016	Hilder Argusta Hilda Exargueta	X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Luis A Corona Sr. and Hilda E. Argueta / Debtors

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

LOEGLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TR	OE AND CORRECT.
Dated:/2016	Luis A Corona, Sr.	X Date & Sign
Dated: <u>02/12</u> /2016	Hilda E. Argueta	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Form B 201A, Notice to Consumer Debtor(s)

In re Luis A Corona Sr. and Hilda E. Argueta / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/12/2016	Luces corrona	X Date & Sign
	Luis A Corona, Sr.	
Dated: 05 / 1 2 /2016	Alda Aremita	X Date & Sign
11	Hilda E Argueta	
Dated: 5 / 9 /2016	Ma hors	
	Attorney: Laura R. Caputo	

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6. Calculate the median family income that applies to you. Follow the	ese steps:			
16a. Fill in the state in which you live.	IL			
16b. Fill in the number of people in your household.	6			
16c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the b	sing the link specified	in the separate	······································	13. <b>\$103,721.00</b>
17. How do the lines compare?	• •			
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Dis	1 of this form, check sposable Income (Off	box 1, Disposable income icial Form 22C-2).	is not determined unde	ər 11 U.S.C
17b. Line 15b is more than line 16c. On the top of page 1 of this form \$ 1325(b)(3). Go to Part 3 and fill out Calculation of Disposary our current monthly income from line 14 above.	iorm, check box 2, <i>Di</i> sable income (Official	sposable income is determi al Form 122C-2). On line 39	ned under 11 U.S.C. of that form, copy	
<u>:</u>	•			
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325	i(b)(4)			
18. Copy your total average monthly income from line 11				\$4,148.00
<ol> <li>Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b) income, copy the amount from line 13d.</li> <li>If the marital adjustment does not apply, fill in 0 on line 19a.</li> </ol>	r spouse is not filing v I(4) allows you to dedi	rith you, and you contend act part of your spouse's		\$0.00
Subtract line 19a from line 18.				\$4,148.00
20. Calculate your current monthly income for the year. Follow these	steps:			
20a. Copy line 19b	······································			\$4,148.00
Multiply by 12 (the number of months in a year).				x 12
20b. The result is your current monthly income for the year for this	s part of the form.			\$49,776.00
20c. Copy the median family income for your state and size of hou	sehold from line 16c.			\$103,721.00
21. How do the lines compare?				
Line 20b is less than line 20c. Unless otherwise ordered by the co	ourt, on the top of pag	e 1 of this form, check box	3, The commitment pe	riod is
Line 20b is more than or equal to line 20c. Unless otherwise order	red by the court, on the	e top of page 1 of this form	ı <b>,</b>	
check box 4, The commitment period is 5 years. Go to Part 4.	•			
Part 4: Sign Below				
By signing here, I declare under penalty of perjury that the inf	formation on this state	ement and in any attachmen	nts is true and correct.	
Luces cottom.		tilda A	reputa	<u> </u>
Luis A Corona, Sr.	·	Hilda E. A	rgueta	
Date: 05 1 12016	Dat	e: <u><i>05                                     </i></u>	6	
If you checked line 17a, do NOT fill out or file Form 122C-2.	,			
If you checked 17h fill out Form 122C-2 and file it with this for	orm. On line 39 of tha	t form, copy your current me	onthly income from line	14 above.